

**U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re DAVID LABS AND : CHAPTER 13**  
**CHERYL LABS :**   
**Debtor(s) : BANKRUPTCY NO. 19-16191**

**OBJECTION TO CERTIFICATION OF DEFAULT**

Debtor(s), David Labs and Cheryl Labs, by their attorney, Paul H. Young, Esquire, hereby objects to the Certification of Default filed by Metropolitan Life Insurance Company on March 21, 2022. Debtors believe they can become current on all post-petition payments due under the October 8, 2020 stipulation with the Lender.

Respectfully submitted,

/s/ Paul H. Young  
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